

Remarks

The Assignee hereby explicitly reserves the right to present the previously canceled and/or modified claims for re-examination in their original format. The cancellation and modification of the pending claims to put the instant application in a final form for allowance and issue is not to be construed as a surrender of subject matters covered by the original claims before their modification or cancellation.

Fees

Prior payments for the above referenced application included fees for 13 independent claims and 78 total claims. The current set of claims includes 6 independent claims and 77 total claims. Please credit the overpayment to account 503642.

Conclusion

The Assignee respectfully requests consideration of the present application as amended herewith.

Respectfully submitted,



BJ Bennett, President Asset Trust, Inc.
Date: October 30, 2005

Serial No. 09/938,874

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Examiner: Frantzy Poinvil
Art Unit:3628